

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher P. Greco
Althea E. Lawrence
Debtors

Case No. 14-05728-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: LyndseyPr
Form ID: 3180WJO1

Page 1 of 2
Total Noticed: 38

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb
4582918 +Christopher P. Greco, Althea E. Lawrence, 426 Clark St., Old Forge, PA 18518-1651
4621370 +Allied International Credit, P.O. Box 4000, Warrenton, Virginia 20188-4000
4602364 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4582924 +Citizens One Auto Finance, 443 Jefferson Blvd, Warwick RI 02886-1321
4582925 +Comcast-PA, Attn: Bankruptcy, 1555 Suzy St., Lebanon, Pennsylvania 17046-8318
4582928 Commonwealth Health, 670 N. River St., Plains, Pennsylvania 18705-1027
Emergency Care Services of PA, PC, 1201 Langhorne Newtown Rd.,
Langhorne, Pennsylvania 19047-1201
4582930 +Enhanced Recovery Corp., P.O. Box 57547, Jacksonville, Florida 32241-7547
4582931 +First National Community Bank, 102 East Drinker St., Dunmore, Pennsylvania 18512-2491
4582932 Infinite Mind, P.O. Box 406, Farmingdale, New York 11735-0406
4582933 +Lackawanna County, Clerk of Judicial Records, Brooks Building, 436 Spruce St.,
Scranton, Pennsylvania 18503-1842
4635721 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
4582936 Mariner Finance, 765 Kidder St., Branch 6008, Wilkes-Barre, Pennsylvania 18702-6910
4582938 +NCC, 245 Main St., Dickson City, Pennsylvania 18519-1641
4582939 +Northland Group, P.O. Box 390846, Minneapolis, Minnesota 55439-0846
4582940 +Omni Insurance Company, P.O. Box 105440, Atlanta, Georgia 30348-5440
4582941 RBS Citizens, N.A., Consumer Loan Servicing, RJW218, P.O. Box 42002,
Providence, Rhode Island 02940-2002
4582947 +Wilkes-Barre General Hospital, 575 N. River St., Wilkes-Barre, Pennsylvania 18764-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4582917 +EDI: AFNIRECOVERY.COM Feb 20 2018 19:03:00 AFNI, Inc., 1310 Martin Luther King Dr.,
P.O. Box 3427, Bloomington, Illinois 61702-3427
4582920 +E-mail/Text: khaffn@allied-services.org Feb 20 2018 18:58:13 Allied Services,
Attn: Ed Karabin, Coll. Spec, 100 Abington Executive Park,
Clarks Summit, Pennsylvania 18411-2260
4582919 +E-mail/Text: khaffn@allied-services.org Feb 20 2018 18:58:13 Allied Services,
Attn: Kelly Haffner, Collection Coordina, 100 Abington Executive Park,
Clarks Summit, Pennsylvania 18411-2260
4582921 +EDI: BANKAMER.COM Feb 20 2018 19:03:00 Bank of America Home Loans,
Attn: Customer Service, Ca6-919-01-41, P.O. Box 5170, Simi Valley, California 93062-5170
4582922 +EDI: TSYS2.COM Feb 20 2018 19:03:00 Barclays, Card Services, P.O. Box 8802,
Wilmington, Delaware 19899-8802
4622124 +E-mail/Text: bncmail@w-legal.com Feb 20 2018 18:58:16 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4582923 +EDI: CAPITALONE.COM Feb 20 2018 19:03:00 Capital One, P.O. 30285,
Salt Lake City, Utah 84130-0285
4617326 EDI: CAPITALONE.COM Feb 20 2018 19:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4584540 +E-mail/Text: bankruptcy@capvs.com Feb 20 2018 18:58:17 Cavalry Investments, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4582926 +EDI: CONVERGENT.COM Feb 20 2018 19:03:00 Convergent Outsourcing, P.O. Box 9004,
Renton, Washington 98057-9004
4582927 +EDI: RCSFNBMARIN.COM Feb 20 2018 19:03:00 CreditOne, P.O. Box 98873,
Las Vegas, Nevada 89193-8873
4582929 +E-mail/Text: bknotice@ercbpo.com Feb 20 2018 18:58:15 Enhanced Recovery Corp.,
8014 Bayberry Road, Jacksonville, Florida 32256-7412
4582934 +EDI: RESURGENT.COM Feb 20 2018 19:03:00 LVNV Funding LLC, P.O. Box 10497,
Greenville, South Carolina 29603-0497
4582935 +EDI: TSYS2.COM Feb 20 2018 19:03:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
Mason, Ohio 45040-8053
4582937 +E-mail/Text: Bankruptcy@nragroup.com Feb 20 2018 18:58:29 National Recovery Agency,
2491 Paxton St., Harrisburg, Pennsylvania 17111-1036
4582944 +E-mail/Text: philadelphia.bnc@ssa.gov Feb 20 2018 18:58:18 Social Security Administration,
Mid-Atlantic Prgm. Srvc. Ctr., 300 Spring Garden Center,
Philadelphia, Pennsylvania 19123-2992
4582943 +E-mail/Text: philadelphia.bnc@ssa.gov Feb 20 2018 18:58:18 Social Security Administration,
Office of Central Operations, 1500 Woodl, Baltimore, Maryland 21241-1500
4582942 E-mail/Text: philadelphia.bnc@ssa.gov Feb 20 2018 18:58:18 Social Security Administration,
Northeastern Program, 1 Jamaica Center Plaza, Jamaica, New York 11432-3898
4582945 E-mail/Text: bkrcy@ugi.com Feb 20 2018 18:58:23 UGI Utilities, 225 Morgantown Road,
Attn: Manager of Collections, Reading, Pennsylvania 19611
4582946 +EDI: VERIZONEAST.COM Feb 20 2018 19:03:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, Missouri 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4885296 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, A
4641847 Carrington Mortgage Services, LLC, 1610 East Saint Andrew Place, B-150, San

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Carrington Mortgage Services, LLC pa-bk@logs.com
LeeAne O Huggins on behalf of Creditor Carrington Mortgage Services, LLC pabk@logs.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Debtor 1 Christopher P. Greco tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 2 Althea E. Lawrence tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Christopher P. Greco**
First Name Middle Name Last Name
Debtor 2 **Althea E. Lawrence**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8791**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-1966**

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:14-bk-05728-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher P. Greco
aka Christopher Paul Greco, aka Christopher Greco

February 20, 2018

By the court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.